

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

**One Bowling Green
New York, NY 10004-1408**

IN RE: Sarah L Bannister

CASE NO.: 09-16875-jmp

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7
xxx-xx-6248

**DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 11/18/09 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
 - (a) debts dischargeable under 11 U.S.C. §§ 523(a);
 - (b) debts alleged to be excepted from discharge under 11 U.S.C. §§ 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. David R. Kittay is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 5/24/10

James M. Peck, Bankruptcy Judge

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICEDistrict/off: 0208-1
Case: 09-16875User: jepps
Form ID: 155Page 1 of 1
Total Noticed: 29

Date Rcvd: May 24, 2010

The following entities were noticed by first class mail on May 26, 2010.

db +Sarah L Bannister, 711 Amsterdam Ave, New York, NY 10025-6907
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
Albany, NY 12205-0300
smg United States Attorney, One St. Andrew's Plaza, Claims Unit - Room 417,
New York, NY 10007-1701
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
5020417 +LB Retail, 450 Winks Lane, Data Reporting, Bensalem, PA 19020-5932
5020420 +Municipal Credit Union, 129 Fulton St, New York, NY 10038-2716
5020419 +Municipal Credit Union, 22 Cortlandt St, New York, NY 10007-3153
5020421 +Preferred Customer Account, PO BOX 94498, Las Vegas, NV 89193-4498
5020424 +Visa/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999
5020425 WFNNB/Ashley Stewart, PO BOX 182273, Northglenn, CO 80233
5020426 WFNNB/Eddie Bauer-Tape, PO BOX 659705, Columbus OH 43218

The following entities were noticed by electronic transmission on May 24, 2010.

5020406 EDI: BANKAMER.COM May 24 2010 15:53:00 Bank Of America, 4060 Ogletown Stanton Rd,
Newark, DE 19713
5020407 +EDI: BANKAMER.COM May 24 2010 15:53:00 Bank of America, 4161 Piedmont PKWY,
Greensboro, NC 27410-8119
5020408 +EDI: HFC.COM May 24 2010 15:53:00 Beneficial National Bank, PO BOX 15518,
Wilmington, DE 19850-5518
5020410 +EDI: CHASE.COM May 24 2010 15:53:00 Chase, 800 Brookedge Blvd, Westerville OH 43081-2822
5020409 +EDI: CHASE.COM May 24 2010 15:53:00 Chase, 800 Brooksedge Blvd, Westerville OH 43081-2822
5020411 +EDI: RMSC.COM May 24 2010 15:58:00 GEMB/Old Navy, PO BOX 981400, Branch C11A,
El Paso Texas 79998-1400
5020412 +EDI: RMSC.COM May 24 2010 15:58:00 GEMB/QVC, PO BOX 981402, El Paso Texas 79998-1402
5020413 +EDI: RMSC.COM May 24 2010 15:58:00 GEMB/Sams Club, PO BOX 981400,
El Paso Texas 79998-1400
5020414 +EDI: RMSC.COM May 24 2010 15:58:00 GEMB/Shop NBC, PO BOX 981400, El Paso Texas 79998-1400
5020415 +EDI: HFC.COM May 24 2010 15:53:00 Household Bank, 12447 SW 69th Ave,
ATTN: Dispute Processing, Tigard, OR 97223-8517
5020416 +EDI: RMSC.COM May 24 2010 15:58:00 Jewelry Accent/GEMB, PO BOX 981439,
El Paso, TX 79998-1439
5020418 +EDI: TSYS2.COM May 24 2010 15:53:00 MACYS/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999
5020422 +EDI: RMSC.COM May 24 2010 15:58:00 SYMS/GEMB, PO BOX 981439, El Paso Texas 79998-1439
5020423 +EDI: WTRRN BANK.COM May 24 2010 15:53:00 Target National Bank, C/O Target Credit Services,
PO BOX 673, Minneapolis MN 55440-0673
5020427 +EDI: WFNNB.COM May 24 2010 15:53:00 WFNNB/Jessica London, PO BOX 182746,
Columbus OH 43218-2746
5020428 +EDI: WFNNB.COM May 24 2010 15:53:00 WFNNB/Silhouettes, PO BOX 337003,
Northglenn, CO 80233-7003

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2010

Signature:

